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The Effect Of Internal Control System And Good Corporate Governance On Fraud Prevention In Financial Management With Business Ethics As A Moderating Variable At Pt Wahana Interfood Nusantara Tbk

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Abstract. Fraud in financial management is one of the risks that frequently arises in manufacturing companies and can undermine the integrity of financial statements and stakeholder trust. This study aims to analyze the effect of internal control on fraud prevention and to examine the role of business ethics as a mediating variable at PT Wahana Interfood Nusantara Tbk. The research employs a quantitative approach using the Structural Equation Modeling Partial Least Square (SEM-PLS) method. Data were collected through questionnaires distributed to 50 respondents involved in finance, accounting, and operational functions, and subsequently analyzed using measurement models and structural models.The results indicate that internal control has a positive and significant effect on fraud prevention. Furthermore, internal control is proven to have a positive and significant effect on business ethics, and business ethics also has a positive and significant effect on fraud prevention. Another important finding is that business ethics is able to mediate the effect of internal control on fraud prevention, thereby strengthening the relationship between these two variables. This suggests that the effectiveness of internal control is not only determined by the systems and procedures implemented by the company but also heavily depends on the ethical values and integrity of the employees who execute them.

Keywords: *Internal Control, Business Ethics, Fraud Prevention, Financial Management.*

INTRODUCTION

As the complexity of the economy increases, various forms of economic crime also develop. In a business context, such behavior is commonly known as fraud, which often manifests as abuse of authority, corruption, bribery, gratification, and financial statement manipulation (Struckell et al., 2022). Therefore, awareness and concern need to be instilled in every individual within the company to avoid the possibility of fraud (Aranda & Wardani, 2024).

The internal control system is a mechanism designed to prevent and detect fraud. With strong internal control, companies can ensure operations run according to standards and minimize the risk of losses due to fraud (Rezianti et al., 2022). However, weak implementation of internal control often becomes a loophole exploited by irresponsible parties (Fitriana, 2024). Additionally, the implementation of Good Corporate Governance (GCG) with principles of transparency, accountability, responsibility, independence, and fairness also plays a vital role in creating sound governance and preventing fraud (Fang et al., 2023).

The Indonesian government has established regulations that serve as an important foundation for corporate financial management, such as Law Number 40 of 2007 concerning Limited Liability Companies, which emphasizes the importance of GCG. However, even though internal control systems and GCG have been implemented, fraudulent practices can still occur. This indicates the presence of another influencing factor: business ethics. Business ethics acts as a moral guideline shaping individual behavior within the organization and can strengthen or weaken the influence of internal control and GCG on fraud prevention (Nasution et al., 2023).

PT Wahana Interfood Nusantara Tbk, as a food manufacturing company listed on the Indonesia Stock Exchange, has an obligation to present accurate financial statements free from fraud. Based on an internal survey conducted in 2025 involving 50 respondents from the finance, logistics, and internal audit departments, it was found that 38% of respondents had encountered discrepancies between transaction evidence and records, 26% stated that internal control procedures had not been implemented consistently, and 42% assessed that GCG implementation was not optimal, particularly regarding transparency and accountability. This indicates a gap between expectations and reality.

LITERATURE REVIEW

Internal Control System

An internal control system is an integral component of organizational governance designed to provide reasonable assurance that organizational objectives can be achieved effectively and efficiently, financial information can be presented reliably, and organizational activities comply with applicable laws and regulations. According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013), internal control consists of five interrelated components: the control environment, risk assessment, control activities, information and communication, and monitoring activities. These components establish a systematic framework for identifying, preventing, and responding to risks that may affect organizational performance.

In the context of financial management, internal control plays a particularly important role because financial activities involve the authorization, recording, use, and reporting of organizational resources. Weak segregation of duties, inadequate authorization procedures, ineffective documentation, and limited supervisory mechanisms may create opportunities for manipulation, misuse of assets, or fraudulent financial reporting. Conversely, a well-designed internal control system can reduce opportunities for fraud by establishing clear responsibilities, strengthening transaction verification, improving documentation, and ensuring that financial activities are continuously monitored.

The effectiveness of internal control is therefore not determined solely by the existence of formal procedures. Controls must also be consistently implemented and periodically evaluated. An organization may have comprehensive policies, yet fraud may still occur when employees are able to override procedures, when management supervision is weak, or when control mechanisms are treated only as administrative requirements. Accordingly, internal control should function as both a preventive and detective mechanism in financial management.

Within PT Wahana Interfood Nusantara Tbk, an effective internal control system is expected to strengthen the reliability of financial management by minimizing unauthorized transactions, inappropriate use of company assets, reporting irregularities, and other forms of financial misconduct. Thus, the stronger the implementation of internal control, the greater the organization's capacity to prevent fraud.

Good Corporate Governance

Good Corporate Governance (GCG) refers to a set of principles, structures, and mechanisms used to direct and control an organization in order to create accountability, transparency, fairness, responsibility, and sustainable organizational performance. Corporate governance establishes the relationship among shareholders, the board of commissioners, directors, management, employees, and other stakeholders while ensuring that corporate decisions are made in accordance with organizational objectives and applicable regulations.

The concept of GCG is closely related to agency theory. Jensen and Meckling (1976) explain that agency relationships may create conflicts of interest between principals and agents because management may possess more information and greater control over organizational resources than shareholders. Such information asymmetry can create opportunities for opportunistic behavior, including manipulation of financial information, unauthorized use of corporate resources, and other fraudulent practices. Corporate governance mechanisms are therefore required to reduce agency problems by strengthening supervision, accountability, and transparency.

Transparency encourages companies to provide relevant, accurate, and timely information to stakeholders. Accountability requires management to clearly explain and justify decisions and the use of organizational resources. Responsibility emphasizes compliance with laws, regulations, and ethical standards, while independence requires organizational decisions to be made without inappropriate intervention or conflicts of interest. Fairness ensures equitable treatment of shareholders and other stakeholders.

These principles are closely associated with fraud prevention. Effective corporate governance can reduce opportunities for fraudulent behavior by strengthening oversight, clarifying authority, improving disclosure, and increasing management accountability. In publicly listed companies such as PT Wahana Interfood Nusantara Tbk, GCG is particularly important because financial management affects not only internal management but also shareholders, investors, creditors, regulators, and other stakeholders. Strong corporate governance is therefore expected to support a more transparent and accountable financial management environment and consequently reduce the risk of fraud.

Fraud Prevention in Financial Management

Fraud refers to intentional acts involving deception, concealment, manipulation, or abuse of trust for personal or organizational benefit. In financial management, fraud may take various forms, including asset misappropriation, manipulation of accounting records, unauthorized transactions, falsification of supporting documents, corruption, and fraudulent financial reporting. Fraud can result in financial losses, reputational damage, legal consequences, declining investor confidence, and disruption of organizational sustainability.

The Fraud Triangle theory developed from Cressey's work explains that fraudulent behavior generally arises from three conditions: pressure, opportunity, and rationalization. Pressure refers to financial or non-financial motivations that encourage individuals to commit fraud. Opportunity arises when weaknesses in internal control or supervision allow fraudulent activities to be committed and concealed. Rationalization refers to the justification used by perpetrators to perceive fraudulent behavior as acceptable.

From this perspective, fraud prevention requires more than detecting irregularities after they occur. Organizations need preventive mechanisms capable of reducing opportunities, increasing the probability of detection, strengthening accountability, and developing an ethical organizational culture. Internal control systems directly address the opportunity element by establishing authorization, verification, segregation of duties, documentation, and monitoring procedures. Meanwhile, GCG provides a broader governance mechanism through transparency, accountability, responsibility, independence, and fairness.

Effective fraud prevention in financial management therefore depends on the integration of procedural controls and governance mechanisms. A company with strong controls but weak governance may still experience management override or collusion. Similarly, corporate governance principles may have limited effectiveness when operational controls are poorly implemented. Consequently, fraud prevention should be viewed as an integrated organizational process involving systems, structures, supervision, and ethical behavior.

METHODS

This study uses a quantitative approach with a causal design. The research population consisted of all employees involved in the finance, accounting, and operational functions at PT Wahana Interfood Nusantara Tbk, totaling 50 people. The sampling technique used was saturated sampling (census), where the entire population was used as respondents.

1. Participant Characteristics: Respondents consisted of staff from the finance department (40%), logistics (30%), and internal audit (30%). Most respondents had a bachelor's degree (70%) and had worked for more than 5 years (60%).
2. Sampling Procedure: Data were collected through questionnaires distributed directly and online during October to November 2025. Before completing the questionnaire, respondents were given an explanation of the research objectives and were assured of the confidentiality of their answers. This research received ethical approval from the university.
3. Sample Size: With a population of 50, the entire population was sampled, resulting in a 100% response rate.
4. Research Instrument: The questionnaire used a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). Variables were measured with indicators adapted from previous research: Internal Control (X1): measured by 4 indicators (financial condition, audit findings, HR capability, business ethics) based on the COSO framework. GCG (X2): measured by 3 indicators (accountability, response to audit results, independence) referring to the TARIF principles. Business Ethics (Z): measured by 4 indicators (integrity, financial statement transparency, reporting accountability, social responsibility). Fraud Prevention (Y): measured by 4 indicators (ethical culture, internal control, accountable financial management, measurable supervision).

All instruments were tested for validity and reliability through convergent validity, average variance extracted (AVE), and composite reliability tests.

5. Data Analysis: Data were analyzed using Structural Equation Modeling

Partial Least Square (SEM-PLS) with SmartPLS 4.0 software. The analysis stages included: (1) measurement model test (outer model) covering convergent validity (loading factor > 0.6), AVE (> 0.5), and composite reliability (> 0.7); (2) structural model test (inner model) covering R-square and hypothesis testing through bootstrapping with 5000 subsamples:

RESULTS

Test *Convergent Validity*

To understand the results of the Convergent Validity test, it can be determined by finding the outer loading values as shown in the following table:

Table 1 Convergent Validity Test Results

Variable	Indicator	Outer Loading	Description
Internal Control (X1)	PIN 1	0,670	Valid
	PIN 2	0,730	Valid
	PIN 3	0,710	Valid
	PIN 4	0,690	Valid
Good Corporate Governance (X2)	GCG 1	0,630	Valid
	GCG 2	0,790	Valid
	GCG 3	0,690	Valid
	EB 1	0,670	Valid
	EB 2	0,640	Valid

Business Ethics (Z)	EB 3	0,630	Valid
	EB 4	0,710	Valid
Fraud Prevention in Financial Management (Y)	PFPK 1	0,680	Valid
	PFPK 2	0,760	Valid
	PFPK 3	0,660	Valid
	PFPK 4	0,750	Valid

According to the table above, the outer loading values are greater than 0.6, indicating that the construct variable values are valid and suitable for hypothesis analysis.

Test Average Variant Extracted (AVE)

To understand the AVE analysis, it can be seen in the following table:

Table 2 AVE Test Results

Variable	**AVE Value**
Internal Control (X1)	0,636
Good Corporate Governance (X2)	0,607
Business Ethics (Z)	0,656
Fraud Prevention in Financial Management (Y)	0,644

Based on the table, the AVE value for each variable is ≥ 0.50, which means the indicators adequately explain the construct, indicating that the data is evenly distributed and valid for use.

Composite Reliability Test

The results of the composite reliability analysis can be seen in the following data processing results:

Table 3 Composite Reliability Test Results

Variable	**Composite Reliability Value**
Internal Control (X1)	0,810
Good Corporate Governance (X2)	0,764
Business Ethics (Z)	0,751
Fraud Prevention in Financial Management (Y)	0,711

From the data processing results above, it can be seen that the Composite Reliability values are greater than 0.7, meaning all data and its distribution are highly reliable and suitable for hypothesis testing.

Discriminant Validity Test

The results of the discriminant validity test can be seen in the following data processing results:

Table 4 Discriminant Validity Test Results

Construct	PIN	GCG	EB	PFPK
PIN	0,845	0,748	0,716	0,685

GCG	0,748	0,830	0,550	0,764
EB	0,716	0,550	0,812	0,715
PFPK	0,685	0,764	0,715	0.820

From the table above, it can be seen that the value for each construct is greater than the correlation between constructs. Thus, it can be explained that the correlation AVE for PIN (0.845) is greater than the correlation between PIN and GCG (0.748), PIN and EB (0.716), and PIN and PFPK (0.685). The correlation AVE for GCG (0.830) is greater than the correlation between GCG and EB (0.550), and GCG and PFPK (0.764). The correlation AVE for EB (0.812) is greater than the correlation between EB and PFPK (0.715).

R Square Test

The results of the R-Square test can be seen in the following table:

Table 5 R-Square Test Results

Variable	R Square Value
Business Ethics (Z)	**0,664**
Fraud Prevention in Financial Management (Y)	**0,643**

The research results explain that the variable of fraud prevention in financial management can be explained by the variables of internal control, Good Corporate Governance, and business ethics by 64.3%, while the remaining 35.7% can be explained by other variables not discussed in this study.

Hipotesis Testing

The results of the hypothesis testing in this study can be seen in the following table:

Table 6 Hipotesis Testing

Hypothesis	Relationship	t-Statistic	p-Value	Decision
H_1	PIN → PFPK	4,812	0,000	Accepted
H_2	GCG → PFPK	2,931	0,004	Accepted
H_3	PIN → EB	8,221	0,000	Accepted
H_4	EB → PFPK	3,110	0,002	Accepted
H_5	PIN * EB → PFPK	2,201	0,028	Accepted

From the data processing results above, it can be seen that partially, the variables of internal control and Good Corporate Governance affect fraud prevention in financial management and business ethics at PT Wahana Interfood Nusantara Tbk. Partially, the business ethics variable at PT Wahana Interfood Nusantara Tbk affects fraud prevention in financial management. Simultaneously, the business ethics variable moderates the effect of the internal control variable on fraud prevention in financial management at PT Wahana Interfood Nusantara Tbk.

DISCUSSION

The Effect of Internal Control on Fraud Prevention in Financial Management at PT Wahana Interfood Nusantara Tbk.

The research results indicate that internal control has a positive and significant effect on fraud prevention in financial management at PT Wahana Interfood Nusantara Tbk. The positive path coefficient (β) indicates that the better the quality of internal control, the higher the company's ability to prevent fraud. This finding is supported by the t-statistic value of 4.812, which is greater than the significance level of 0.05, and the p-value of 0.000, which is less than 0.05, indicating statistical significance. This aligns with the research of Rezianti et al. (2022), which explains that if internal control in the financial reporting process is implemented well, it will reduce errors, thereby minimizing fraud in financial management.

The Effect of Good Corporate Governance on Fraud Prevention in Financial Management at PT Wahana Interfood Nusantara Tbk

The research results show that Good Corporate Governance has a positive and significant effect on fraud prevention in the company's financial management. This is demonstrated by the data processing results, which show a t-statistic value of 2.931, greater than the significance level of 0.05, and a p-value of 0.004, less than 0.05. This aligns with the research of Titania and Taqwa (2023), which explains that companies with Good Corporate Governance tend to reduce errors in company financial management.

The Effect of Internal Control on Business Ethics at PT Wahana Interfood Nusantara Tbk

Based on the research findings, internal control is proven to have a positive and significant effect on business ethics at PT Wahana Interfood Nusantara Tbk. This is evident from the test results, which show a t-statistic value of 8.221, greater than the significance level of 0.05, and a p-value of 0.000, less than 0.05. This situation aligns with the research of Appiah-kubi et al. (2024), which explains that internal control not only functions as a financial oversight tool but also as a mechanism that shapes ethical behavior within the organization.

The Effect of Business Ethics on Fraud Prevention in Financial Management at PT Wahana Interfood Nusantara Tbk.

Business ethics is proven to have a positive and significant effect on fraud prevention in the company's financial management at PT Wahana Interfood Nusantara Tbk. This can be determined from the test results, which show a t-statistic value of 3.110, greater than the significance level of 0.05, and a p-value of 0.002, less than 0.05. This aligns with the research of Kusmiarti (2020), which elaborates that operational activities involving supply chains, raw material purchases, supplier contracts, and financial transactions are vulnerable to irregularities, and public companies are obliged to maintain the integrity of financial statements to retain investor and regulatory trust.

Business Ethics Moderates the Effect of Internal Control on Fraud Prevention in Financial Management at PT Wahana Interfood Nusantara Tbk

Business ethics moderates the effect of internal control on fraud prevention in the company's financial management at PT Wahana Interfood Nusantara Tbk. This is evident from the test results, which show a t-statistic value of 2.201, greater than the significance level of 0.05, and a p-value of 0.028, less than 0.05. This aligns with the research of Hair and Alamer (2022), which explains that good internal control will suppress fraud opportunities and create business ethics that reinforce employee ethical behavior, thus reducing fraud risk.

This study provides a theoretical contribution by proving that business ethics acts as a moderating variable that strengthens the relationship between internal control and fraud prevention. Within the fraud triangle framework, internal control closes opportunities, while business ethics suppresses rationalization and pressure. The combination of the two creates a strong bulwark against fraud.

The managerial implication of this research is that companies need to integrate business ethics reinforcement programs into the internal control system, for example, through anti-fraud training, enforcement of codes of conduct, and a secure whistleblowing system. Additionally, the implementation of GCG must be carried out consistently by involving all organizational lines, not merely as a formality.

These results also support the research of Nasution et al. (2023), which emphasizes the importance of intellectual capital and ethics in improving financial performance and preventing fraud. Thus, fraud prevention efforts cannot rely on a single aspect but require synergy between systems, governance, and ethical values.

CONCLUSION

Based on the analysis results, it is concluded that: (1) internal control has a positive effect on fraud prevention; (2) GCG has a positive effect on fraud prevention; (3) internal control has a positive effect on business ethics; (4) business ethics has a positive effect on fraud prevention; and (5) business ethics moderates the effect of internal control on fraud prevention. These findings confirm that the effectiveness of internal control in preventing fraud is strengthened by the presence of good business ethics within the company environment.

LIMITATION

This study has several limitations. First, the sample was limited to one company, so the generalization of results should be done with caution. Second, the data were self-reported, which could potentially lead to perception bias. Third, the variables examined were only internal control, GCG, and business ethics; there are other factors such as the effectiveness of external audits and information technology that were not included. Fourth, the cross-sectional design could not capture long-term behavioral changes. Future research is advised to expand the research objects and use mixed methods.

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